

# HORIZONS

Office of Cerro Grande Fire Claims



Federal Emergency Management Agency

February 2, 2001

## IN THIS ISSUE

- How A Claim Is Processed
- For Claims Reviewers, It's More Than Numbers
- February 6 Workshop Scheduled For Businesses
- Ombudsmen named for Cerro Grande Fire Victims
- You Need To Know

## COMING EVENTS

February 3 – OCGFC Information Booth  
Saturday Los Alamos Public Library  
New Hours: 8 a.m. to 1 p.m.  
*IRS, Mitigation, Rebuilding*

February 6 – Chamber of Commerce  
Business Workshop  
Tuesday IT Building  
6:30 to 8:30 p.m.  
*For Business Interruption  
Losses*

February 7 – Town Hall Meeting  
Wednesday Betty Ehart Senior Center  
7 p.m.  
*PricewaterhouseCooper  
Economic Study*

## CONTACT US!

HELPLINE:  
1 888-748-1853  
9-6 M-F,  
9-12 Saturday

EMAIL:  
cerrograndenewsletter@fema.gov

WEBSITE:  
www.fema.gov/cerrogrande

### Cerro Grande Fire Claims Service Center Locations

Hours: M-F 9-6 pm  
Saturday 9-12 noon

Los Alamos  
IT Building  
235 Central Park Square  
661-3121

White Rock  
134 State St  
672-4020

Espanola  
Johnson Controls Building  
1027 North Railroad Avenue  
747-4204

Santa Clara Pueblo  
Behind Health Clinic  
747-0313

San Ildefonso Pueblo  
TEWA Visitors Center  
455-7759

## Ombudsmen Named for Cerro Grande Fire Victims

In keeping with our goal to serve the people of New Mexico affected by the Cerro Grande fire, three ombudsmen have been named to serve as advocates for community members who may be dissatisfied with their interaction with the OCGFC team.

The Cerro Grande ombudsmen will bring any troublesome issues to the attention of the appropriate supervisor, monitor and track responses, and make sure that all inquiries are acknowledged within 24 hours of receipt. Don Erbach, director of OCGFC, has instructed all employees to treat ombudsmen inquiries as a priority.

Veronica Verde will serve as Espanola ombudsman; Joseph Hesbrook will be

ombudsman for the pueblos, and Dorothy Hamory will serve as ombudsman for Los Alamos and the related areas. You may reach them at the following telephone numbers:

Veronica Verde: 505-747-4202  
Cell phone: 505-934-9728 **Espanola**  
Joseph Hesbrook: 505-424-5908  
Cell phone: 505-934-9699 **Pueblos**  
Dorothy Hamory: 505-424-5970  
Cell phone: 505-934-9719 **Los Alamos**

## February 6 Workshop Scheduled For Businesses

The Office of the Cerro Grande Fire Claims (OCGFC) and the Los Alamos Chamber of Commerce will conduct a workshop on Tuesday, Feb. 6, to assist business owners affected by the fire to file their Notice of Loss.

The 6:30 to 8:30 p.m. workshop will be held in the Customer Service Center on the second floor of the IT Building, 235 Central Park Square.

The workshop, which is open to all business owners, is designed to assist both those who have filed a Notice of Loss and those who plan to file. More information will be provided to those who have filed and need an update on their claims.

Due to limited space, interested business owners should call the Chamber at 661-4844, or OCGFC at 661-3121 in advance.

GAB adjustors, the U.S. Small Business Administration, Internal Revenue Service, and officials from the Cerro Grande Fire Claims office will be available to assist individuals at the workshop.

## For Claims Reviewers It's More Than Numbers

Claims reviewers contend with numbers, but they must deal with human emotions as well, as they guide claimants through the process of putting together an inventory of what has been lost in a disaster. It is a process often charged with feeling.

"Sometimes we go to areas where the damages have been caused by a hailstorm," said Bill Brown, project manager of GAB Robins, the independent insurance adjusting firm contracted for claims reviewing for the Office of Cerro Grande Fire Claims. "You'll find that a claimant has kept a hail stone in his freezer, especially if they were big. And at some point he has to show you that hail stone."

"That's the way claims reviewing is," says Brown, who comes from Bakersfield, CA. It isn't just about numbers, but about the sentimental value of family heirlooms and about stories that need to be heard. "There's a therapeutic aspect to it as well," he said. "People are looking for a friendly face."

Claims reviewers are assigned to all of the OCGFC's five Customer Service Centers. There – or more often at the residence of the claimants – they review the claimed losses, itemizing them, talking about how to document ownership, and discussing the value of destroyed articles.

Claims also can be about lost wages, business interruptions, flood insurance, health problems — a large number of categories for which claimants can be compensated if they were affected by last year's Cerro Grande fire.

"Each individual claim is unique," said Brown, "and each one has to be handled one at a time."

Brown and all of the other supervisors are full-time GAB Robins employees, while many of the claims reviewers have been recruited for this specific assignment. There is some turnover as reviewers leave due to family commitments or personal reasons. The GAB Robins contingent currently consists of 56 people and Brown is planning to hire more reviewers.

## Payment Statistics As of: 01/29/01

### Payments Processed:

Individuals	\$16,858,560
Businesses	\$ 3,865,101
Not-For-Profit	\$ 89,063
State/County	\$ 6,033,358
Total Partial Payments:	\$26,846,082

More reviewers are needed because many new claims are now coming out of Espanola. "Before Christmas we only had six people there, and now there are eleven," Brown noted. Espanola was not directly touched by the fire, but many residents suffered smoke damage, cleaning bills, damage to landscaping, and lost work time, all of which may be subject to compensation.

"We have asked the claims reviewers to give the claimant as much time as is needed," Brown said. "We want people to have time to work through the process."

There are no plans to reduce staff in the future, Brown said because the workload remains high.

"These folks care about their customers," Brown said of the claims reviewers, "they've given up their home life to do this work." When last counted, Brown noted, the reviewers hailed from 27 different states.

## The Office of Cerro Grande Fire Is Holding A

### Town Hall Meeting

### On The PricewaterhouseCoopers Economic Study

Wednesday, February 7, 2001  
7:00 p.m.

## You Need To Know

If you suffered damages or losses from the Cerro Grande Fire you may not be getting all the reimbursements to which you are entitled.

The people who may be missing out might have applied for disaster assistance from the Federal Emergency Management Agency (FEMA) immediately after the disaster. Those disaster funds were administered by FEMA under its traditional legislation, the Stafford Act. Under the Stafford Act, FEMA works with the Small Business Administration to grant loans to businesses and individuals, and may give grants to individuals who do not qualify for a low-interest disaster loan. Additionally, FEMA works with state and local governments and certain non-profit organizations on a cost-share basis to help fund infrastructure repair.

However, later in the summer Congress adopted and the President signed the Cerro Grande Fire Assistance Act, which provides for full reimbursement for fire-related damages and losses. Those who signed up for assistance with FEMA under the original disaster declaration are now encouraged to apply under the Cerro Grande Fire Assistance Act.

While this may seem like duplicate paperwork to fire victims, it is well worth the time to contact the Office of Cerro Grande Fire Claims (OCGFC). The guidelines under the new Act allow for much broader compensation than was allowed under the Stafford Act. For example, full reimbursement may be available for personal property destroyed or damaged by the fire, smoke damage, lost income or wages, evacuation expenses, medical expenses and many other types of losses. The Cerro Grande team is dedicated to making sure that fire victims receive all the reimbursements due to them. For more information stop in at a Customer Service Center, call our Helpline, email us, or check the FEMA website. All sources are listed elsewhere in this newsletter.

## NOTICE

In connection with the Cerro Grande Fire Assistance Act, the Office of the Inspector General (OIG), an arm of the Federal Emergency Management Agency (FEMA), reminds claimants that OIG is responsible for auditing and investigating claims and under the Act. Persons making false claims can be charged with a felony and, if convicted, face a maximum five- to 10- year prison term, and/or up to \$250,000 in fines